

**Information to identify the case:**

Debtor 1	<b>Scott Fredric Garrett</b>	Social Security number or ITIN <b>xxx-xx-0019</b>
	First Name    Middle Name    Last Name	EIN <b>      </b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>      </b>
		EIN <b>      </b>
United States Bankruptcy Court	<b>Southern District of Texas</b>	Date case filed for chapter <b>7 11/14/19</b>
Case number:	<b>19-36410</b>	

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Scott Fredric Garrett	
<b>2. All other names used in the last 8 years</b>	dba Garrett Trucking	
<b>3. Address</b>	15418 Tutbury Cir Houston, TX 77044	
<b>4. Debtor's attorney</b> Name and address	Alex Olmedo Acosta Acosta Law, P.C. 13831 Northwest Freeway Ste 400 Houston, TX 77040 U.S.A.	Contact phone 713-980-9014  Email: <a href="mailto:alex@theacostalawfirm.com">alex@theacostalawfirm.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Allison D Byman Byman & Associates PLLC 7924 Broadway Suite 104 Pearland, TX 77581	Contact phone 281-884-9269  Email: <a href="mailto:adb@bymanlaw.com">adb@bymanlaw.com</a>

For more information, see page 2 >

Debtor Scott Fredric Garrett

Case number 19-36410

<b>6. Bankruptcy clerk's office</b>	United States Bankruptcy Court PO Box 61010 Houston, TX 77208	Hours open: 8:00 am – 5:00 pm Monday through Friday  Contact phone (713) 250-5500  Date: 11/18/19
<b>7. Meeting of creditors</b>	<b>December 19, 2019 at 11:30 AM</b>	Location:  <b>Suite 3401, 515 Rusk Ave, Houston, TX 77002</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline:</b> 2/18/20
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Southern District of TexasIn re:  
Scott Fredric Garrett  
DebtorCase No. 19-36410-jpn  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0541-4

User: lgouadi  
Form ID: 309APage 1 of 3  
Total Noticed: 80

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db +Scott Fredric Garrett, 15418 Tutbury Cir, Houston, TX 77044-4922  
 tr +Allison D Byman, Byman & Associates PLLC, 7924 Broadway, Suite 104, Pearland, TX 77581-7933  
 10847939 Bank of America, Attn: Bankruptcy, NC4-105-03-14 POB 26012, Greensboro, NC 27420  
 10847938 +Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413  
 10847967 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
     (address filed with court: Home Depot Credit Services, PO Box 182676, Columbus, OH 43218)  
 10847943 +Cfcu/spectrum, Po Box 2069, Oakland, CA 94604-2069  
 10847946 +Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 10847948 Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108  
 10847960 +Conns HomePlus, Attn: Bankruptcy, 2445 Technology Forest Blvd, Bldg 4, Ste, The Woodlands, TX 77381-5259  
 10847961 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
 10847963 +Merchant Advance LLC, 1393 Veterans Memorial Hwy, Ste. 2025, Hauppauge, NY 11788-3066  
 10847965 +Frost Bank, ATTN: Bankruptcy Dept. T-Lobby, P.O. Box 1600, San Antonio, TX 78296-1600  
 10847966 +Fundworks, 5990 N. Sepulveda Blvd., Ste. 310, Van Nuys, CA 91411-2523  
 10847970 +Jaguar Credit, PO Box 680020, Attn: Bankruptcy, Franklin, TN 37068-0020  
 10847973 +NTB/CBSD, Citi Corp Credit Services Centralized Ba, PO Box 20507, Kansas City, MO 64195-0507  
 10847976 +Pitney Bowes, PO Box 371887, Pittsburgh, PA 15250-7887  
 10847977 +Rothman Furn, Attn: Bankruptcy, Mac F8235-02F PO Box 10438, Des Moines, IA 50306-0438  
 10847998 +TD Retail Card/Renovate Card, Attn: Bankruptcy, 1000 MacArthur Blvd, Mahwah, NJ 07430-2035  
 10847995 +Tanya Garrett, 15418 Tutbury Cir, Houston, TX 77044-4922  
 10848001 +United Community Credit Union, PO Box 606, Galena Park, TX 77547-0606  
 10848007 Wffinancial/Wells Fargo, Attn: Bankruptcy 2nd Floor, PO Box 6995, Phoenix, AZ 85038  
 10848008 Wffnb/gallery Furnitur, Wffnb Card Services, PO Box 51193, Las Vegas, NV 89193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: alex@theacostalawfirm.com Nov 18 2019 22:41:16 Alex Olmedo Acosta,  
     Acosta Law, P.C., 13831 Northwest Freeway, Ste 400, Houston, TX 77040, U.S.A.  
 ust +E-mail/Text: ustpregion07.hu.ecf@usdoj.gov Nov 18 2019 22:44:38 US Trustee,  
     Office of the US Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604  
 10847937 +EDI: AMEREXPR.COM Nov 19 2019 02:58:00 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  
 10847940 +EDI: TSYS2.COM Nov 19 2019 02:58:00 Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801  
 10847952 EDI: CITICORP.COM Nov 19 2019 02:58:00 Citicard, Citicorp Credit Services; Attn: Centrali, PO Box 20507, Kansas City, MO 64195  
 10847941 +EDI: CAPITALONE.COM Nov 19 2019 02:58:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 10847942 +E-mail/Text: bzern@celticbank.com Nov 18 2019 22:46:39 Celtic Bank, 268 S. State Street, Salt Lake City, UT 84111-5314  
 10847944 +EDI: CAUT.COM Nov 19 2019 02:58:00 Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076  
 10847945 +EDI: CHASE.COM Nov 19 2019 02:58:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298  
 10847947 +EDI: CITICORP.COM Nov 19 2019 02:58:00 Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 10847949 +EDI: CITICORP.COM Nov 19 2019 02:58:00 Citibank/Exxon Mobile, Attn: Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 10847950 +EDI: CITICORP.COM Nov 19 2019 02:58:00 Citibank/Sears, Attn: Bankruptcy, PO Box 6275, Sioux Falls, SD 57117-6275  
 10847951 +EDI: CITICORP.COM Nov 19 2019 02:58:00 Citibank/Shell Oil, Attn: Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 10847953 +EDI: WFNNB.COM Nov 19 2019 02:58:00 Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
 10847954 +EDI: WFNNB.COM Nov 19 2019 02:58:00 Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
 10847955 +EDI: WFNNB.COM Nov 19 2019 02:58:00 Comenity Bank/Gander Mountain, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
 10847956 +EDI: WFNNB.COM Nov 19 2019 02:58:00 Comenity Bank/Palais Royal, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
 10847957 +EDI: WFNNB.COM Nov 19 2019 02:58:00 Comenity Bank/Pier 1, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
 10847958 +EDI: WFNNB.COM Nov 19 2019 02:58:00 Comenitybank/Jared, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
 10847959 EDI: WFNNB.COM Nov 19 2019 02:58:00 Comenitybank/New York, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218  
 10847962 EDI: DISCOVER.COM Nov 19 2019 02:58:00 Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850  
 10847964 EDI: FORD.COM Nov 19 2019 02:58:00 Ford Motor Credit, National Bankruptcy Service Center, PO Box 62180, Colorado Springs, CO 80962

District/off: 0541-4

User: lgouadi  
Form ID: 309APage 2 of 3  
Total Noticed: 80

Date Rcvd: Nov 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

10847968 +EDI: HY11.COM Nov 19 2019 02:58:00 Hyundai Motor Finance, Attn: Bankruptcy,  
 PO Box 20809, Fountain Valley, CA 92728-0809  
 10847969 +EDI: IRS.COM Nov 19 2019 02:58:00 Internal Revenue Service,  
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
 10847971 +EDI: NAVIENTFKASMSERV.COM Nov 19 2019 02:58:00 Navient, Attn: Bankruptcy, PO Box 9640,  
 Wilkes-Barre, PA 18773-9640  
 10847972 +E-mail/Text: bnc@nordstrom.com Nov 18 2019 22:43:45 Nordstrom FSB, ATTN: Bankruptcy,  
 PO Box 6555, Englewood, CO 80155-6555  
 10847974 +Fax: 407-737-5634 Nov 18 2019 22:54:30 Ocwen Loan Servicing, LLC, 1661 Worthington Road,  
 Suite 100, West Palm Beach, FL 33409-6493  
 10847975 +E-mail/Text: bankruptcy@ondeck.com Nov 18 2019 22:46:16 OnDeck, 1400 Broadway, 25th Fl,  
 New York, NY 10018-5225  
 10848445 +EDI: PRA.COM Nov 19 2019 02:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 10847986 +EDI: RMSC.COM Nov 19 2019 02:58:00 SYNCB/Texaco, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 10847978 +E-mail/Text: BKRMailOPS@weltman.com Nov 18 2019 22:44:23 Sterling Jewelers/Jared,  
 Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601  
 10847979 +EDI: STF1.COM Nov 19 2019 02:58:00 Suntrust Bk Tampa Bay, Attn: Bankruptcy,  
 Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092  
 10847982 +EDI: RMSC.COM Nov 19 2019 02:58:00 Syncb/Home Design, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 10847983 +EDI: RMSC.COM Nov 19 2019 02:58:00 Syncb/Phillips 66, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 10847984 +EDI: RMSC.COM Nov 19 2019 02:58:00 Syncb/Rooms To Go, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 10847980 +EDI: RMSC.COM Nov 19 2019 02:58:00 Syncb/ccdstr, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 10847981 +EDI: RMSC.COM Nov 19 2019 02:58:00 Syncb/hdceap, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 10847985 +EDI: RMSC.COM Nov 19 2019 02:58:00 Syncb/sync Bank, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 10847987 +EDI: RMSC.COM Nov 19 2019 02:58:00 Syncb/tourneau, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 10847988 +EDI: RMSC.COM Nov 19 2019 02:58:00 Synchrony Bank, Attn: Bankruptcy, PO Box 965060,  
 Orlando, FL 32896-5060  
 10847989 +EDI: RMSC.COM Nov 19 2019 02:58:00 Synchrony Bank / HH Gregg, Attn: Bankruptcy,  
 PO Box 965060, Orlando, FL 32896-5060  
 10847990 +EDI: RMSC.COM Nov 19 2019 02:58:00 Synchrony Bank/ Money Sport, Attn: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060  
 10847991 +EDI: RMSC.COM Nov 19 2019 02:58:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060  
 10847992 +EDI: RMSC.COM Nov 19 2019 02:58:00 Synchrony Bank/Chevron, Attn: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060  
 10847993 +EDI: RMSC.COM Nov 19 2019 02:58:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 PO Box 965060, Orlando, FL 32896-5060  
 10847994 +EDI: RMSC.COM Nov 19 2019 02:58:00 Synchrony Bank/Mens Wearhouse, Attn: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060  
 10847997 +EDI: CHRYSLER.COM Nov 19 2019 02:58:00 TD Auto Finance, Attn: Bankruptcy, PO Box 9223,  
 Farmington Hilss, MI 48333-9223  
 10847996 +EDI: WTRRNBNK.COM Nov 19 2019 02:58:00 Target, Attn: Bankruptcy, PO Box 9475,  
 Minneapolis, MN 55440-9475  
 10847999 +EDI: USBANKARS.COM Nov 19 2019 02:58:00 U.S. Bancorp, Attn: Bankruptcy,  
 800 Nicollet Mall, Minneapolis, MN 55402-7014  
 10848000 +E-mail/Text: alan.gauldin@ubh.com Nov 18 2019 22:44:15 United Built Homes, Ll,  
 8500 Line Ave, Shreveport, LA 71106-6126  
 10848002 +EDI: VERIZONCOMB.COM Nov 19 2019 02:58:00 Verizon Wireless, PO Box 105378,  
 Atlanta, GA 30348-5378  
 10848003 +EDI: WFFC.COM Nov 19 2019 02:58:00 Wells Fargo Bank NA, Attn: Bankruptcy,  
 1 Home Campus MAC X2303-01A, Des Moines, IA 50328-0001  
 10848004 +EDI: WFFC.COM Nov 19 2019 02:58:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
 PO Box 19657, Irvine, CA 92623-9657  
 10848005 +EDI: WFFC.COM Nov 19 2019 02:58:00 Wells Fargo/Preferred, Attn: Bankruptcy,  
 POB 10438 MAC F8235-02F, Des Moines, IA 50306-0438  
 10848006 +EDI: WFFC.COM Nov 19 2019 02:58:00 Wf/preferr, Attn: Bankruptcy, PO Box 51193,  
 Los Angeles, CA 90051-5493  
 10848010 +E-mail/Text: ebankruptcy@woodforest.com Nov 18 2019 22:45:44 Woodforest National Bank,  
 13301 Eat Freeway, Houston, TX 77015-5801  
 10848009 +E-mail/Text: ebankruptcy@woodforest.com Nov 18 2019 22:45:44 Woodforest National Bank,  
 Attn: Bankruptcy, PO Box 7889, The Woodlands, TX 77387-7889  
 10848011 +EDI: CAPITALONE.COM Nov 19 2019 02:58:00 World's Foremost Bank, Attn: Bankruptcy,  
 4800 NW 1st St, Lincoln, NE 68521-4463

TOTAL: 58

District/off: 0541-4

User: lgouadi  
Form ID: 309A

Page 3 of 3  
Total Noticed: 80

Date Rcvd: Nov 18, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

Alex Olmedo Acosta on behalf of Debtor Scott Fredric Garrett alex@theacostalawfirm.com,  
paralegalacostalaw@gmail.com;aurelia@acostalegal.com;martin@acostalegal.com;melissa@acostalegal.com;  
alex@acostalegal.com  
Allison D Byman adb@bymanlaw.com, adb@trusteesolutions.net;rww.trustee1@gmail.com  
US Trustee USTPRRegion07.HU.ECF@USDOJ.GOV

TOTAL: 3